

**GOLDSTEIN ISAACSON, PC**

Andrew J. Goldstein (AG-1750)  
 100 Morris Avenue, 3<sup>rd</sup> Floor  
 Springfield, New Jersey 07081  
 Telephone No. (973) 258-0500  
 Attorneys for Plaintiff

**UNITED STATES DISTRICT COURT  
 FOR THE SOUTHERN DISTRICT OF NEW YORK**

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Lakeland Bank, a New Jersey Charter State Bank, with its principal place of business at 250 Oak Ridge Road, Oak Ridge, New Jersey 07438,	:	Civil Action No. 07-CIV-6823
Plaintiff,	:	<b>CERTIFICATION OF    ANDREW J. GOLDSTEIN, ESQ. IN    SUPPORT OF REQUEST FOR    ENTRY OF DEFAULT</b>
-vs-	:	
TAYLOR BABY <u>in rem.</u>	:	
EDWIN RYBACKI, <u>in personam</u> ,	:	
RITA RYBACKI, <u>in personam</u> , and	:	
MARC RYBACKI, <u>in personam</u>	:	
Defendants.	:	

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ANDREW J. GOLDSTEIN, ESQ., hereby certifies as follows:

1. I am an Attorney-At-Law of the State of New Jersey admitted to practice before the United States District Court for the Southern District of New York, and a partner in the firm of Goldstein Isaacson, PC, attorneys for the plaintiff in the above-entitled action.
2. Annexed hereto and made a part hereof is Proof of Publication of the notice of arrest which appeared in the Times Herald Record, a paper of general circulation, on September 13, 2007, September 14, 2007 and September 16, 2007.
3. Annexed hereto and made a part hereof is proof of service and letter to the defendants giving further notice of an action pending.

4. No answer or contact has been received nor an extension of time to answer has been granted or requested. This Certification is submitted in support of plaintiff's request for entry of default against the defendants, Edwin and Rita Rybacki, in personam.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 12/13/07

  
\_\_\_\_\_  
ANDREW J. GOLDSTEIN, ESQ.

**Publication of Notice of Arrest**

Lakeland Bank vs. Taylor Baby, in rem, et al  
Civil Action No. 07-CIV-6823

NOTICE IS HEREBY GIVEN that on August 13, 2007, upon the filing of a Verified Complaint in the above captioned action, the U.S. Marshal, on behalf of plaintiff Lakeland Bank, arrested the Taylor Baby while located at Storm King Marina, 2899 Route 9W, New Windsor, New York, pursuant to a Warrant of Arrest issued by the Clerk of the United States District Court for the Southern District of New York. Any person having a right of possession or any ownership in the property must file their claim within ten (10) days after publication of this notice and must file an Answer to the Complaint herein within twenty (20) days of the date of this publication. Andrew J. Goldstein, Esq. Goldstein Isaacson, PC 100 Morris Avenue, 3rd floor Springfield, New Jersey 07081

**Ad Number: 1980189 Advertiser: GOLDSTEIN ISAACSON**

Phone: 9732580500 Sys No: 1229696 Caller: GOLDSTEIN ISAACSON

**INVOICING CUSTOMER:**

Phone: 9732580500 Sys No: 1229696 AcctNo: P.O. No:

Name: GOLDSTEIN ISAACSON Subscriber:

Address: 100 MORRIS AVENUE

3rd floor

SPRINGFIELD NJ 07081

**ORDER:**

Printed By: THRFODDRIL Date: 09/10/2007 Assigned Sales: PublicationofNoticeofArrest LakelandBa AdType: LINER Order Type: NORMAL

Manual Delay: Box No: Call Back: Y

NOTES: OK PAID CC

Change Reason: PAID CC

**INSERTION:**

Product: THI Paper: IN Class: 999X

Schedule: Start Date - 09/13/2007 End Date - 09/16/2007

Sort: PUBLICATION OF NOTICE OF ARRESTLAKELAND

**PRODUCTION:**

Text Size: 2 x 22.00 ProdType: ENTERPRISE ColorNo: 0 Colors:

TearSheets: 1 Proofs: 0 Affidavits: 1 Alt Addr: N

**PRICING:**

Price: 101.10 Payment Method: CC Amount Paid: 101.1 Amount Owed: 0

PriceMethod: 0 (0=Normal, 1=User Net, 2=System Gross) Rate Code: LEL

For fields listed below 0 = NO 1 = YES

Till Forbid: 0 Mult. Content: 0

OCT 7 1 2007

**Service of Process:**

1:07-cv-06823-SAS Lakeland Bank v. Baby et al

ECF

**U.S. District Court**

**United States District Court for the Southern District of New York**

**Notice of Electronic Filing**

The following transaction was entered by Goldstein, Andrew on 11/7/2007 at 4:47 PM EST and filed on 11/7/2007

**Case Name:** Lakeland Bank v. Baby et al

**Case Number:** 1:07-cv-6823

**Filer:** Lakeland Bank

**Document Number:** 10

**Docket Text:**

AFFIDAVIT OF SERVICE. Edwin Rybacki served on 10/17/2007, answer due 11/6/2007; Rita Rybacki served on 0/17/2007, answer due 11/6/2007; Marc Rybacki served on 10/17/2007, answer due 11/6/2007. Service was accepted by Marc Rybacki. Document filed by Lakeland Bank. (Goldstein, Andrew)

**:07-cv-6823 Notice has been electronically mailed to:**

Andrew James Goldstein agoldstein@goldisaac.com

**:07-cv-6823 Notice has been delivered by other means to:**

The following document(s) are associated with this transaction:

**Document description:** Main Document

**Original filename:** n/a

**Electronic document Stamp:**

STAMP dcecfStamp\_ID=1008691343 [Date=11/7/2007] [FileNumber=3977847-0  
[92aa21fdca18f22870d503b7976d5d522fcf1f4677dd7553c809267ba7a5896230d  
32ed2d43e12114ce0124104242a45b30aec48d0e474689de80d839131d6f4]]

S U I T E COURT OF THE S E/CITY OF NEW YORK  
COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.

20070907162831

Petitioner(s)  
Plaintiff(s)  
Respondent(s)  
Defendant(s)

AFFIDAVIT  
OF SERVICE  
INDEX#  
07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in \_\_\_\_\_ That on date/time: 10/17/2007 08:00PM, at 2848 LINDALE STREET WANTAGH NY deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST

[ ] Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es)

On: RITA RYBACKI

Defendant [ ] Respondent [ ] Witness (hereinafter called the recipient) therein named.

INDIVIDUAL By personally delivering to and leaving with said RITA RYBACKI  
A [ ] and that he knew the person so served to be the person mention and described in said SUMMONS AND COMPLAINT, WARRANT FOR ARREST

CORPORATION By delivering to and leaving with \_\_\_\_\_  
B [ ] at \_\_\_\_\_  
and that he knew the person so served to be the SON \_\_\_\_\_ of the corporation.

SUITABLE Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person:  
AGE PERSON By delivering a true copy thereof to and leaving with MARC RYBACKI  
C [X] a person of suitable age and discretion at 2848 LINDALE STREET WANTAGH NY  
the said premises being the recipient's [X] Dwelling/Usual place of abode [ ] Actual place of business within the State of New York.

AFFIXING TO By affixing a true copy thereof to the door of said premises, the same being the recipient's  
DOOR, ETC. [X] Dwelling/Usual place of abode [ ] Actual place of business within the State of New York. Deponent had previously attempted to serve  
D [ ] the above named recipient on/at: 1. 09/10/2007 07:40PM 2. \_\_\_\_\_ 3. \_\_\_\_\_  
Deponent spoke with \_\_\_\_\_ who stated to deponent that the said recipient(s) lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient  
RESIDENCE E [X] to recipient's last known residence at 2848 LINDALE STREET WANTAGH NY  
Use with C or D and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service within New York State on 10/17/2007.

MAILING TO Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient  
BUSINESS E2 [ ] to recipient's actual place of business at \_\_\_\_\_  
Use with C or D in an official repository under the exclusive care and custody of the US Postal Service within New York State. The envelope bore the legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F [X] DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.  
DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT DESCRIPTION Use with A,B,C,D	<input checked="" type="checkbox"/> Male	<input checked="" type="checkbox"/> White Skin	<input checked="" type="checkbox"/> Black Hair	<input checked="" type="checkbox"/> White Hair	<input checked="" type="checkbox"/> 14 - 20 Yrs.	<input checked="" type="checkbox"/> Under 5'	<input checked="" type="checkbox"/> Under 100 Lbs.
	<input type="checkbox"/> Female	<input type="checkbox"/> Black Skin	<input type="checkbox"/> Brown Hair	<input type="checkbox"/> Balding	<input type="checkbox"/> 21 - 35 Yrs.	<input type="checkbox"/> 5'0" - 5'3"	<input type="checkbox"/> 100 - 130 Lbs.
		<input type="checkbox"/> Yellow Skin	<input type="checkbox"/> Blonde Hair	<input type="checkbox"/> Moustache	<input checked="" type="checkbox"/> 36 - 50 Yrs.	<input type="checkbox"/> 5'4" - 5'8"	<input type="checkbox"/> 131 - 160 Lbs.
		<input type="checkbox"/> Brown Skin	<input type="checkbox"/> Gray Hair	<input type="checkbox"/> Beard	<input type="checkbox"/> 51 - 65 Yrs.	<input type="checkbox"/> 5'9" - 6'0"	<input type="checkbox"/> 161 - 200 Lbs.
		<input type="checkbox"/> Red Skin	<input type="checkbox"/> Red Hair	<input type="checkbox"/> Glasses	<input type="checkbox"/> Over 65 Yrs.	<input type="checkbox"/> Over 6'	<input type="checkbox"/> Over 200 Lbs.

Other identifying features: \_\_\_\_\_

WITNESS FEE Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:  
G [ ] [ ] was paid (tendered) to the recipient [ ] was mailed to the witness with subpoena copy.

MILITARY I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any  
SERVICE [X] capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 day of October, 2007Notary Signature: JANIRA SANTIAGO VELEZ

Name of Notary NOTARY PUBLIC OF NEW JERSEY  
My Commission Expiration \_\_\_\_\_

I, MALGORZATA SLADEK,  
was at the time of service a competent adult  
not having a direct interest in the litigation.  
I declare under penalty of perjury that the foregoing is true and correct.

Malgorzata Sladek 10/17/2007  
Signature of Process Server Date

RR

FG

SUPERIOR COURT OF THE STATE OF NEW YORK  
COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.

20070907162727

LAKELAND BANK  
- against -  
TAYLOR BABY, ET AL

Petitioner(s)  
Plaintiff(s)  
Respondent(s)  
Defendant(s)

AFFIDAVIT  
OF SERVICE  
INDEX#  
07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in NY. That on date/time: 10/17/2007 08:00PM at 2848 LINDALE STREET WANTAGH NY deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST

[ ] Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es)

On: EDWIN RYBACK

Defendant [ ] Respondent [ ] Witness (hereinafter called the recipient) therein named.

INDIVIDUAL By personally delivering to and leaving with said EDWIN RYBACK  
A [ ] and that he knew the person so served to be the person mentioned and described in said SUMMONS AND COMPLAINT, WARRANT FOR ARREST

CORPORATION By delivering to and leaving with \_\_\_\_\_  
B [ ] at \_\_\_\_\_  
and that he knew the person so served to be the SON \_\_\_\_\_ of the corporation.

SUITABLE AGE PERSON Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person:  
C [X] By delivering a true copy thereof to and leaving with MARC RYBACK  
a person of suitable age and discretion at 2848 LINDALE STREET WANTAGH NY,  
the said premises being the recipient's [X] Dwelling/Usual place of abode [ ] Actual place of business within the State of New York.

AFFIXING TO DOOR, ETC. By affixing a true copy thereof to the door of said premises, the same being the recipient's  
D [ ] [X] Dwelling/Usual place of abode [ ] Actual place of business within the State of New York. Deponent had previously attempted to serve  
the above named recipient on/at: 1. 09/10/2007 07:40PM 2. \_\_\_\_\_ 3. \_\_\_\_\_  
Deponent spoke with \_\_\_\_\_ who stated to deponent that the said recipient(s) lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO RESIDENCE Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient  
E1 [ ] to recipient's last known residence at \_\_\_\_\_  
Use with C or D and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service  
within New York State on 10/17/2007.

MAILING TO BUSINESS Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient  
E2 [ ] to recipient's actual place of business at \_\_\_\_\_  
Use with C or D in an official repository under the exclusive care and custody of the US Postal Service within New York State. The envelope bore the legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F [X] DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.  
DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT DESCRIPTION Use with A,B,C,D	[X] Male	[X] White Skin	[X] Black Hair	[ ] White Hair	[ ] 14 - 20 Yrs.	[ ] Under 5'	[ ] Under 100 Lbs.
	[ ] Female	[ ] Black Skin	[ ] Brown Hair	[ ] Balding	[ ] 21 - 35 Yrs.	[ ] 5'0" - 5'3"	[ ] 100 - 130 Lbs.
		[ ] Yellow Skin	[ ] Blonde Hair	[ ] Moustache	[X] 36 - 50 Yrs.	[ ] 5'4" - 5'8"	[ ] 131 - 160 Lbs.
		[ ] Brown Skin	[ ] Gray Hair	[ ] Beard	[ ] 51 - 65 Yrs.	[X] 5'9" - 6'0"	[X] 161 - 200 Lbs.
		[ ] Red Skin	[ ] Red Hair	[ ] Glasses	[ ] Over 65 Yrs.	[ ] Over 6'	[ ] Over 200 Lbs.

Other Identifying features: \_\_\_\_\_

WITNESS FEE  
G [ ] Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:  
[ ] was paid (tendered) to the recipient [ ] was mailed to the witness with subpoena copy.

MILITARY SERVICE  
[X] I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 day of October , 2007

Notary Signature: JANIRA SAMAGO VELEZ

Name of Notary: NOTARY PUBLIC OF NEW JERSEY

My Commission Expires April 24, 2012

I, MALGORZATA SLADEK,  
was at the time of service a competent adult  
not having a direct interest in the litigation.  
I declare under penalty of perjury that the  
foregoing is true and correct.

Challie 10/17/2007  
Signature of Process Server Date

N  
GD HG

DISTRICT COURT OF THE STATE OF NEW YORK  
COUNTY OF: SOUTHERN NY ATTORNEY: ANDREW J. GOLDSTEIN, ESQ.

20070907162909

LAKELAND BANK  
- against -  
TAYLOR BABY, ET AL

Petitioner(s)  
Plaintiff(s)  
Respondent(s)  
Defendant(s)

AFFIDAVIT  
OF SERVICE  
INDEX#  
07 CIV 6823

STATE OF: NEW JERSEY - COUNTY OF: UNION ss:

MALGORZATA SLADEK, being duly sworn deposes and says deponent is not a party to this action, is over the age of 18 and resides in NY. That on date/time: 10/17/2007 08:00PM, at 2848 LINDALE STREET WANTAGH NY, deponent served the within: SUMMONS AND COMPLAINT, WARRANT FOR ARREST.  Summons, Spanish summons & complaint, the language required by NRCRR 2900.2(e), (f) & (h) was set forth on the face of the summons(es).

On: MARC RYBACKI

Defendant  Respondent  Witness (hereinafter called the recipient) therein named.

INDIVIDUAL A  ARREST By personally delivering to and leaving with said MARC RYBACKI and that he knew the person so served to be the person mentioned and described in said SUMMONS AND COMPLAINT, WARRANT FOR

CORPORATION B  By delivering to and leaving with \_\_\_\_\_ at \_\_\_\_\_ and that he knew the person so served to be the SELF \_\_\_\_\_ of the corporation.

SUITABLE AGE PERSON C  Service was made in the following manner after your deponent was unable with due diligence to serve the defendant in person: By delivering a true copy thereof to and leaving with \_\_\_\_\_ a person of suitable age and discretion at \_\_\_\_\_ the said premises being the recipient's  Dwelling/Usual place of abode  Actual place of business within the State of New York.

AFFIXING TO DOOR, ETC. D  By affixing a true copy thereof to the door of said premises, the same being the recipient's  Dwelling/Usual place of abode  Actual place of business within the State of New York. Deponent had previously attempted to serve the above named recipient on/at: 1. 09/10/2007 07:40PM 2. \_\_\_\_\_ 3. \_\_\_\_\_. Deponent spoke with \_\_\_\_\_ who stated to deponent that the said recipient(s) lived at the aforementioned address, but did not know recipient's place of employment.

MAILING TO RESIDENCE E1  Use with C or D Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient to recipient's last known residence at \_\_\_\_\_ and deposited said envelope in an official repository under the exclusive care and custody of the US Postal Service within New York State on 10/17/2007.

MAILING TO BUSINESS E2  Use with C or D Within 20 days of such delivery or affixing, deponent enclosed a copy of same in a postpaid envelope properly addressed to recipient to recipient's actual place of business at \_\_\_\_\_ in an official repository under the exclusive care and custody of the US Postal Service within New York State. The envelope bore the legend "Personal and Confidential" and did not indicate on the outside thereof, by return address or otherwise, that the communication was from an attorney or concerned an action against the recipient and mailed on 10/17/2007.

F  DEPONENT STATES THAT THE INDEX # AND FILING DATE WERE CLEARLY VISIBLE ON THE SUMMONS.  
DESCRIPTION OF THE RECIPIENT OR OTHER PERSON SERVED OR SPOKEN TO ON BEHALF OF THE RECIPIENT IS AS:

VOID WITHOUT DESCRIPTION Use with A,B,C,D	<input type="checkbox"/> Male	<input checked="" type="checkbox"/> White Skin	<input type="checkbox"/> Black Hair	<input type="checkbox"/> White Hair	<input type="checkbox"/> 14 - 20 Yrs.	<input type="checkbox"/> Under 5'	<input type="checkbox"/> Under 100 Lbs.
	<input type="checkbox"/> Female	<input type="checkbox"/> Black Skin	<input type="checkbox"/> Brown Hair	<input type="checkbox"/> Balding	<input type="checkbox"/> 21 - 35 Yrs.	<input type="checkbox"/> 5'0" - 5'3"	<input type="checkbox"/> 100 - 130 Lbs.
		<input type="checkbox"/> Yellow Skin	<input type="checkbox"/> Blonde Hair	<input type="checkbox"/> Moustache	<input type="checkbox"/> 36 - 50 Yrs.	<input type="checkbox"/> 5'4" - 5'8"	<input type="checkbox"/> 131 - 160 Lbs.
		<input type="checkbox"/> Brown Skin	<input type="checkbox"/> Gray Hair	<input type="checkbox"/> Beard	<input type="checkbox"/> 51 - 65 Yrs.	<input checked="" type="checkbox"/> 5'9" - 6'0"	<input type="checkbox"/> 161 - 200 Lbs.
		<input type="checkbox"/> Red Skin	<input type="checkbox"/> Red Hair	<input type="checkbox"/> Glasses	<input type="checkbox"/> Over 65 Yrs.	<input type="checkbox"/> Over 6'	<input type="checkbox"/> Over 200 Lbs.

Other identifying features: \_\_\_\_\_

WITNESS FEE G  Witness fee of \$0 the authorizing traveling expenses and one day's witness fee:  was paid (tendered) to the recipient  was mailed to the witness with subpoena copy.

MILITARY SERVICE  I asked the person spoken to whether defendant was in active military service of the United States or of the state of New York in any capacity whatsoever and received a negative reply. Defendant wore civilian clothes and no military uniform. The source of my information and the grounds of my belief are the conversations and observations above narrated.

Subscribed and Sworn to me this

17 day of October, 2007

Notary Signature: JANIRA SANTIAGO VELEZ

Name of Notary JANIRA SANTIAGO VELEZ  
NOTARY PUBLIC OF NEW JERSEY  
Commission Expiration \_\_\_\_\_  
My Commission Expires April 24, 2012

I, MALGORZATA SLADEK, was at the time of service a competent adult not having a direct interest in the litigation. I declare under penalty of perjury that the foregoing is true and correct.

Cheylette  
Signature of Process Server 10/17/2007 Date

1a

# GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

**100 MORRIS AVENUE**

3<sup>rd</sup> FLOOR

**SPRINGFIELD, NEW JERSEY 07081**

[www.GOLDISAC.COM](http://www.GOLDISAC.COM)

TEL: (973) 258-0500

FAX: (973) 258-0707

October 30, 2007

**Via Certified Mail and Regular Mail**

**Marc Rybacki  
3248 Lindale Street  
Wantagh, New York 11793**

**Re:** **Lakeland Bank v. Edwin & Rita Rybacki, et als.**  
**Civil Action No. 07-CIV-6823**

Dear Mr. Rybacki:

The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

سیمین

ANDREW J. GOLDSTEIN

<b>SENDER: COMPLETE THIS SECTION</b>		<b>COMPLETE THIS SECTION - RECIPIENT</b>	
<p><b>1. Article Addressed to:</b>  <b>Marc Rybacki</b>  <b>3248 Lindale St.</b>  <b>Wantagh, NY</b>  <b>11793</b></p>		<p><b>b. Signature:</b>  </p> <p><b>c. Date of Delivery:</b>  <i>7/1/01</i></p> <p><b>d. Is delivery address different from Item 1? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</b></p> <p><b>e. If Yes, enter delivery address below:</b></p>	
<p><b>2. Article Number (Transfer from service label)</b></p>		<p>7002 2030 0007 1396 7661</p>	
<p><b>3. Service Type:</b></p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p><b>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</b></p>	

# GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

TEL: (973) 258-0500  
 FAX: (973) 258-0707

100 MORRIS AVENUE  
 3<sup>rd</sup> FLOOR  
 SPRINGFIELD, NEW JERSEY 07081

WWW.GOLDISAAC.COM

October 30, 2007

### Via Certified Mail and Regular Mail

Rita Rybacki  
 3248 Lindale Street  
 Wantagh, New York 11793

**Re: Lakeland Bank v. Edwin & Rita Rybacki, et als.**  
**Civil Action No. 07-CIV-6823**

Dear Mrs. Rybacki:

The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

ANDREW J. GOLDSTEIN

<b>SENDER: COMPLETE THIS SECTION</b>		<b>RECIPIENT: PRINT OR TYPE ADDRESS</b>	
<p>1. Complete Items 1, 2, and 3. Also complete      Return Address if delivery is required.  <input checked="" type="checkbox"/> Print your name and address on the reverse      so that we can return the card to you.  <input checked="" type="checkbox"/> Attach this card to the back of the envelope,      or on the front, if space permits.</p>			
<p>1. Article Addressed to:</p> <p><b>Rita Rybacki</b>  <b>3248 Lindale St.</b>  <b>Wantagh, NY</b>  <b>11793</b></p>		<p>2. Service Type:</p> <p><input checked="" type="checkbox"/> Certified Mail   <input type="checkbox"/> Express Mail  <input type="checkbox"/> Registered   <input checked="" type="checkbox"/> Return Receipt for Merchandise  <input type="checkbox"/> Insured Mail   <input type="checkbox"/> C.O.D.</p>	
<p>3. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>			
<p>2. Article Number  <i>(Transfer from service label)</i></p>		<p>7002 2030 0007 1396 7647</p>	

# GOLDSTEIN ISAACSON, PC

ATTORNEYS AT LAW

TEL: (973) 258-0500

FAX: (973) 258-0707

100 MORRIS AVENUE

3<sup>rd</sup> FLOOR

SPRINGFIELD, NEW JERSEY 07081

WWW.GOLDISAAC.COM

October 30, 2007

**Via Certified Mail and Regular Mail**

Edwin Rybacki  
 3248 Lindale Street  
 Wantagh, New York 11793

**Re: Lakeland Bank v. Edwin & Rita Rybacki, et als.**  
**Civil Action No. 07-CIV-6823**

Dear Mr. Rybacki:

The Summons with Complaint attached was served upon you or a member of your family by a process server on or about October 17, 2007. Your response is due on or before November 6, 2007.

Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,

ANDREW J. GOLDSTEIN

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Add complete return address to 10 lines if necessary.
- Print your name and address on the reverse side of this card and attach the card to your envelope.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Edwin Rybacki  
 3248 Lindale St.  
 Wantagh, NY  
 11793

RECEIVER MAIL POINT OF DELIVERY

A. Name	B. Address
Edwin Rybacki 3248 Lindale St. Wantagh, NY 11793	
<input type="checkbox"/> Received by / Prepared to Mail	
C. Date of Delivery	
10/25	
D. Is delivery address different from Box 1? If YES, enter delivery address below.	
<input type="checkbox"/> Yes <input type="checkbox"/> No	

E. Service Type
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.
F. Restricted Delivery? (Extra Fee)
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No